

Exhibit “A”

Ref: 00006203 00045493

Financial Management Account

January 1 - January 31, 2010

A1000006203 310029A101 WSC00109A

MARK MIRVIS AND

LYUBOV MIRVIS JTWRROS

289 BAYBERRY DRIVE

HEWLETT NY 11557-2721

Account number [REDACTED] 5 890

Morgan Stanley Smith Barney LLC Member SIPC

Your Financial Advisor

FMA Client Services: 1-800-634-9855
Branch Phone: 800-468-0019
TTY/TDD Deaf & Hard of Hearing: 800-227-4238

Website: www.smithbarney.com

Account carried by Citigroup Global Markets Inc. Member SIPC.

Account value

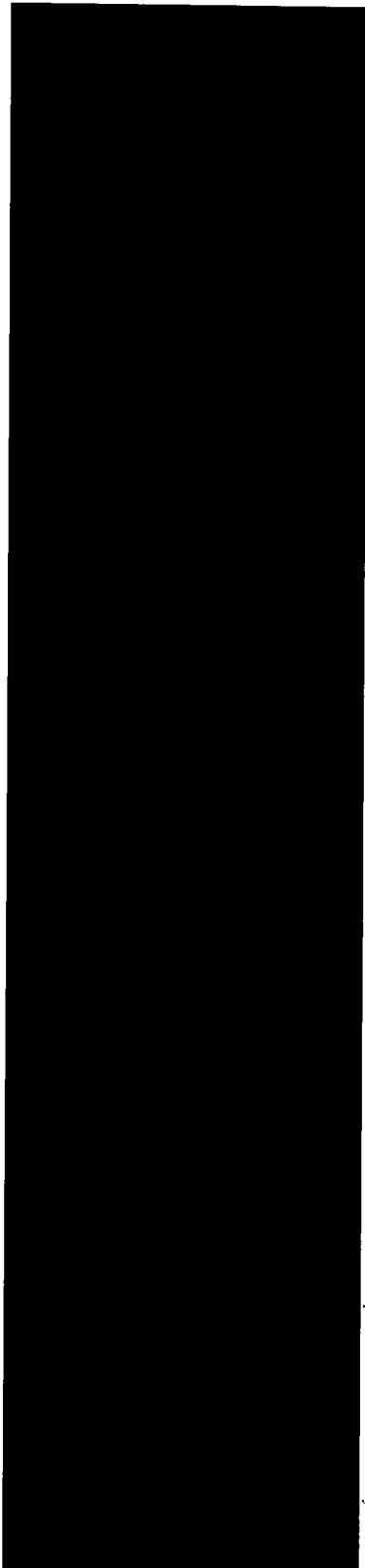
Last period

This period

% Cash money fund, bank deposits

This period

This year



Ref. 00006203 00045495

Financial Management Account
January 1 - January 31, 2010

Page 3 of 4

MARK MIRVIS AND

Account number [REDACTED] \$ 890

Checks written

Account number ****2439 - Citibank NA

Check no.	Date written	Date cleared	Description	Tracking code	Amount	Check no.	Date written	Date cleared	Description	Tracking code	Amount
99997	01/29/10	01/29/10	MORGAN STANLEY HOME LOANS	1	360.00						
Total checks written											

*Check missing in sequence

Summary of tracking codes

[REDACTED]			
Date	Activity	Description	Amount

Bank Deposit Program activity

The term DEPOSIT typically refers to client initiated deposit of funds. The term AUTODEPOSIT typically refers to the "sweep" of funds into a Program Bank that results from proceeds of a transaction, a dividend from a stock or interest from a bond. Conversely, WITHDRAWAL is the term that refers to transactions that cause funds to be redeemed from a Program Bank, such as the payment for an investment purchase or the payment of FMA checks that you have written.

[REDACTED]			
[REDACTED]			
Date	Activity	Description	Amount

Ref: 00035740 00173809

Financial Management Account
March 1 - March 31, 2010

C10000035740 310090A101 WSC00060A

MARK MIRVIS AND
LYUBOV MIRVIS JTWROS
289 BAYBERRY DRIVE
HEWLETT NY 11557-2721

Morgan Stanley Smith Barney LLC, Member SIPC.
Your Financial Advisor

Account number [REDACTED] 5 890

[REDACTED]
Website: www.smithbarney.com

FMA Client Services: 1-800-634-9855
Branch Phone: 800 468 0019
TTY/TDD Deaf & Hard of hearing: 800-227-4238

Account carried by Citigroup Global Markets Inc. Member SIPC.

Ref: 00035740 00173811

Financial Management Account
March 1 - March 31, 2010

MARK MIRVIS AND

Account number 401-41361-15 890

Checks written

Account number *****2439 - Citibank NA

Check no.	Date written	Date cleared	Description	Tracking code	Amount	Check no.	Date written	Date cleared	Description	Tracking code	Amount
99997	03/08/10	03/08/10	MORGAN STANLEY HOME LOANS	1	360.00	99997	03/30/10	03/31/10	MORGAN STANLEY HOME LOANS	1	360.00
Total checks written											

*Check missing in sequence

Summary of tracking codes

Opening balance	Amount	Date	Activity	Description

Bank Deposit Program activity

The term DEPOSIT typically refers to client initiated deposit of funds. The term AUTODEPOSIT typically refers to the "sweep" of funds into a Program Bank that results from proceeds of a transaction, a dividend from a stock or interest from a bond. Conversely, WITHDRAWAL is the term that refers to transactions that cause funds to be redeemed from a Program Bank, such as the payment for an investment purchase or the payment of FMA checks that you have written.

Date	Activity	Description	Amount	Date	Activity	Description	Amount

Page 1 of 4

Financial Management Account

May 31 - June 30, 2010

Ref: 00042141 00201803

F10000042141 310181AE01 WSC00060A
MARK MIRVIS AND
LYUBOV MIRVIS JTWROS
259 BAYBERRY DRIVE
HEWLETT NY 11557-2721

Morgan Stanley Smith Barney LLC. Member SIPC.
Your Financial Advisor

Account number [REDACTED] 890

FMA Client Services: 1-800-634-9855
Branch Phone: 800-468-0019
TTY/TDD Deaf & Hard of hearing: 800-227-4228

Website: www.smithbarney.com

Account carried by Citigroup Global Markets Inc. Member SIPC.

Ref: 00042141 00201805

Financial Management Account
May 31 - June 30, 2010

MARK MIRVIS AND

5 890

Checks written

Account number *****2439 - Citibank NA

Check no.	Date written	Date cleared	Description	Tracking code	Amount	Check no.	Date written	Date cleared	Description	Tracking code	Amount
999997	06/02/10	06/03/10	MORGAN STANLEY HOME LOANS	I	750.00						

*Check missing in sequence

Summary of tracking codes

Bank Deposit Program^E activity

The term DEPOSIT typically refers to client initiated deposit of funds. The term AUTODEPOSIT typically refers to the "swell" of funds into a Program Bank that results from proceeds of a transaction, a dividend from a stock or interest from a bond. Conversely, WITHDRAWAL is the term that refers to transactions that cause funds to be redeemed from a Program Bank, such as the payment for an investment purchase or the payment of FMA checks that you have written.

Opening balance				
Date	Activity	Description	Amount	

Message: If you are currently enrolled in Women & Co.^E, an educational resource provided by Citi, Morgan Stanley Smith Barney will no longer offer this service to you after July 31, 2010. Women & Co. will continue to recognize you as a valued member. Please contact Women & Co. at 800-920-2544 if you have any questions about your current or future membership benefits.

Ref: 00029421 00137245

Financial Management Account

July 1 - July 31, 2010

G10000029421 310211AE01 WSC00060.A

MARK MIRVIS AND
LYUBOV MIRVIS JTWRROS
289 BAYBERRY DRIVE
HEWLETT NY 11557-2721

Account number [REDACTED] 5 890

Morgan Stanley Smith Barney LLC. Member SIPC.
Your Financial Advisor

[REDACTED]
Website: www.smithbarney.com

FMA Client Services: 1-800-634-9855
Branch Phone: 800-468-0019
TTY/TDD Deaf & Hard of Hearing: 800-227-4238

[REDACTED]

Account carried by Citigroup Global Markets Inc. Member SIPC.

Ref: 00029421 00157247

Financial Management Account

July 1 - July 31, 2010

MARK MIRVIS AND

Page 3 of 4

Checks written

Account number ****2430 - Citibank N.A

Check no.	Date written	Date cleared	Description	Tracking code	Amount	Check no.	Date written	Date cleared	Description	Tracking code	Amount
99997	07/07/10	07/08/10	MORGAN STANLEY HOME LOANS	1	360.00						

*Check missing in sequence

Summary of tracking codes

Bank Deposit Program: activity

The term DEPOSIT typically refers to client initiated deposit of funds. The term AUTODEPOSIT typically refers to the "sweep" of funds into a Program Bank that results from proceeds of a transaction, a dividend from a stock or interest from a bond. Conversely, WITHDRAWAL is the term that refers to transactions that cause funds to be redeemed from a Program Bank, such as the payment for an investment purchase or the payment of FMA checks that you have written.

Opening balance					
Date	Activity	Description	Amount	Date	Activity

Ref: 00023372 00121908

Financial Management Account
August 1 - August 31, 2010

H10000023372 310243AE01 WSC00060.A

MARK MIRVIS AND
LYUBOV MIRVIS JTWRROS
289 BAYBERRY DRIVE
HEWLETT NY 11557-2721

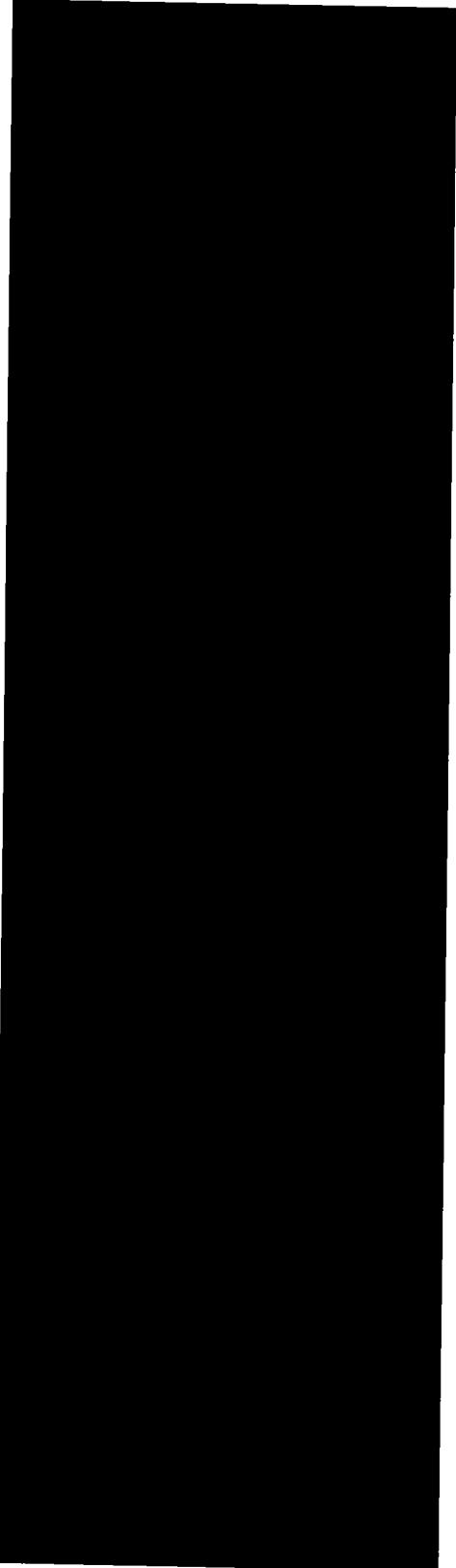
Account number [REDACTED] 5 890

Morgan Stanley Smith Barney LLC. Member SIPC.
Your Financial Advisor
[REDACTED]

FMA Client Services: 1-800-634-9855
Branch Phone: 800-468-0019
TTY/TDD Deaf & Hard of hearing: 800-227-4238

Website: www.smithbarney.com

Account carried by Citigroup Global Markets Inc. Member SIPC.



Ref: 00023372 00121910

Financial Management Account

August 1 - August 31, 2010

MARK MIRVIS AND

5

Checks written

Account number ****2439 - Citibank N.A

Check no.	Date written	Date cleared	Description	Tracking code	Amount	Check no.	Date written	Date cleared	Description	Tracking code	Amount
99997	08/05/10	08/05/10	MORGAN STANLEY HOME LOANS	1	400.00						

Summary of tracking codes

Bank Deposit Program activity
The term DEPOSIT typically refers to client initiated deposit of funds. The term AUTODEPOSIT typically refers to the "sweep" of funds into a Program Bank that results from proceeds of a transaction, a dividend from a stock or interest from a bond. Conversely, WITHDRAWAL is the term that refers to transactions that cause funds to be redeemed from a Program Bank, such as the payment for an investment purchase or the payment of FMA checks that you have written.

Opening balance											
Date	Activity	Description	Amount	Date	Activity	Description	Amount	Date	Activity	Description	Amount

Message: Important information if you are a margin customer
If you have a margin account with us, as permitted by law we may use certain securities in your account for, among other things, settling short sales and lending the securities for short sales, and as a result may receive compensation in connection therewith.

Ref: 00049040 00229024

Financial Management Account
September 1 - September 30, 2010

11000049040 310273AJ01 WSC00060A
MARK MIRVIS AND

LYUBOV MIRVIS JTWRROS
289 BAYBERRY DRIVE
HEWLETT NY 11557-2721

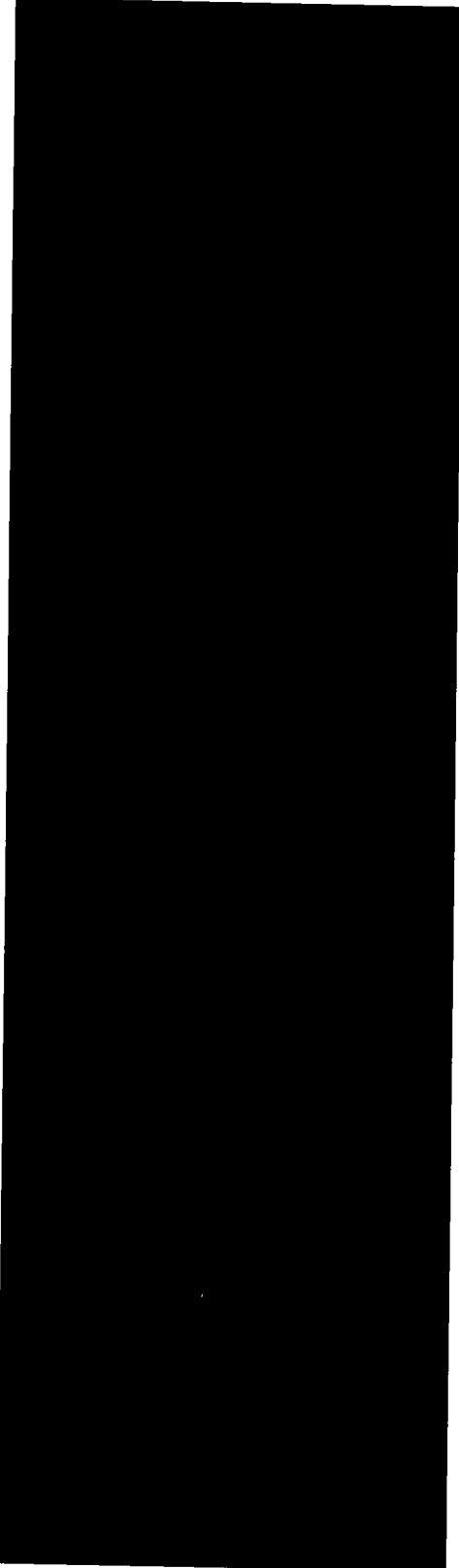
Morgan Stanley Smith Barney LLC. Member SIPC.
Your Financial Advisor

Account number [REDACTED] 5 890

Website: www.smithbarney.com

FMA Client Services: 1-800-634-9855
Branch Phone: 800 468 0019
TTY/TDD Deaf & Hard of hearing: 800-227-4238

Account carried by Citigroup Global Markets Inc. Member SIPC.



Ref: 00049040 00229026

Financial Management Account
September 1 - September 30, 2010

MARK MIRVIS AND

Account number [REDACTED] \$ 890

Checks written

Account number	*****2439 - Citibank N.A	Check no.	Date written	Date cleared	Description	Tracking code	Amount	Check no.	Date written	Date cleared	Description	Tracking code	Amount
999997	09/02/10	09/03/10	MORGAN STANLEY HOME LOANS	1			400.00						

*Check missing in sequence

Summary of tracking codes

Activity	Description	Amount

Bank Deposit Program: activity

The term DEPOSIT typically refers to client initiated deposit of funds. The term AUTODEPOSIT typically refers to the "sweep" of funds into a Program Bank that results from proceeds of a transaction, a dividend from a stock or interest from a bond. Conversely, WITHDRAWAL is the term that refers to transactions that cause funds to be redeemed from a Program Bank, such as the payment for an investment purchase or the payment of FVA checks that you have written.

Date	Activity	Description	Amount	Date	Activity	Description	Amount

Message: Consolidated Statement of Financial Condition:

At June 30, 2010, Citigroup Global Markets Inc. had net capital of \$8.31 billion which exceeded the Securities and Exchange Commission's minimum requirement by \$7.56 billion. A copy of the Citigroup Global Markets Inc. Consolidated Statement of Financial Condition can be viewed online at: www.smithbarney.com/pdf/sfc2436.pdf or may be mailed to you at no cost by calling (877) 936-2737.

Financial Management Account

October 1 - October 31, 2010

Ref: 00034388 00163363

J1000034388 310302A101 WSC00060A

MARK MIRVIS AND

L.YUBOV MIRVIS JTWRROS
289 BAYBERRY DRIVE
HEWLETT NY 11557-2721

LYUBOV MIRVIS JTWRROS

Morgan Stanley Smith Barney LLC Member SIPC.
Your Financial Advisor.

Morgan Stanley Smith Barney LLC Member SIPC.

Account number [REDACTED] 5 890

FMA Client Services: 1-800-634-9855

Branch Phone: 800 468 0019

TTY/TDD Deaf & Hard of hearing: 800-227-4238

Website: www.smithbarney.com

Account carried by Citigroup Global Markets Inc. Member SIPC.

Ref: 00034388 00163565

Financial Management Account
October 1 - October 31, 2010

Page 3 of 4

MARK MIRVIS AND

Account number [REDACTED] 5 890

Checks written

Account number *****2439 - Citibank NA

Check no.	Date written	Date cleared	Description	Tracking code	Amount	Check no.	Date written	Date cleared	Description	Tracking code	Amount
99997	10/05/10	10/06/10	MORGAN STANLEY HOME LOANS	1	400.00						

Summary of tracking codes

Opening balance	[REDACTED]

Bank Deposit Program® activity

The term DEPOSIT typically refers to client initiated deposit of funds. The term AUTODEPOSIT typically refers to the "sweep" of funds into a Program Bank that results from proceeds of a transaction, a dividend from a stock or interest from a bond. Conversely, WITHDRAWAL is the term that refers to transactions that cause funds to be redeemed from a Program Bank, such as the payment for an investment purchase or the payment of FIMA checks that you have written.

Date	Activity	Description	Amount	Date	Activity	Description	Amount

Message: Important information if you are a margin customer
If you have a margin account with us, as permitted by law, we may use certain securities in your account for, among other things, settling short sales and lending the securities for short sales, and as a result may receive compensation in connection therewith.

Page 1 of 4

Ref. 00930230 00154001

Financial Management Account
November 1 - November 30, 2010

K1000030230 310334AE01 WSC00060A

MARK MIRVIS AND

LYUBOV MIRVIS ITWROS

289 BAY BERRY DRIVE

HEWLETT NY 11557-2721

Morgan Stanley Smith Barney LLC, Member SIPC.

Your Financial Advisor

Account number

5 890

FMA Client Services: 1-800-634-9855
Branch Phone: 800 468 0019

TTY/TDD Deaf & Hard of hearing: 800-227-4238

Website: www.smithbarney.com

Account carried by Citigroup Global Markets Inc. Member SIPC.

Ref: 00030230 00154003

Financial Management Account
November 1 - November 30, 2010

Page 3 of 4

MARK MIRVIS AND

Account number [REDACTED] \$ 890

Checks written

Account number ****2439 - Citibank NA

Check no.	Date written	Date cleared	Description	Tracking code	Amount	Check no.	Date written	Date cleared	Description	Tracking code	Amount
99997	11/1/210	11/15/10	MORGAN STANLEY HOME LOANS	1	400.00						

*Check missing in sequence

Summary of tracking codes

Bank Deposit Program activity

The term DEPOSIT typically refers to client initiated deposit of funds. The term AUTODEPOSIT typically refers to the "sweep" of funds into a Program Bank that results from proceeds of a transaction, a dividend from a stock or interest from a bond. Conversely, WITHDRAWAL is the term that refers to transactions that cause funds to be redeemed from a Program Bank, such as the payment for an investment purchase or the payment of FMA checks that you have written.

Opening balance	[REDACTED]						
Date	Activity	Description	Amount	Date	Activity	Description	Amount



Bank

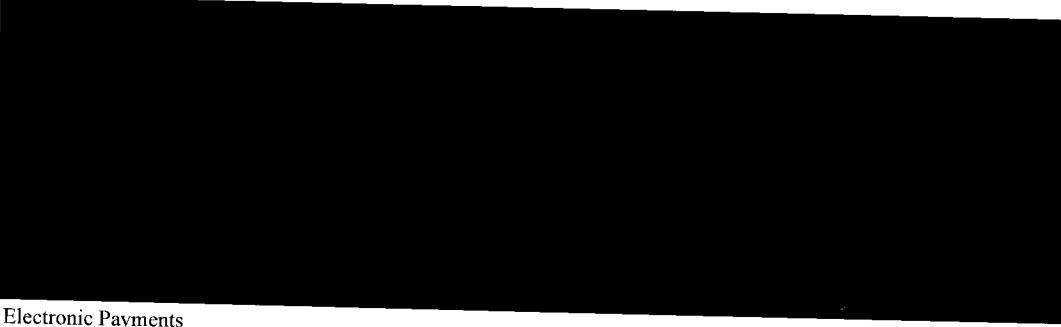
America's Most Convenient Bank®

MARK MIRVIS
LYUBOV MIRVIS

STATEMENT OF ACCOUNT

Page: 3 of 5
Statement Period: Jan 12 2011-Feb 11 2011
Cust Ref #: [REDACTED] T-###
Primary Account #: [REDACTED] 9935

DAILY ACCOUNT ACTIVITY



Electronic Payments	DESCRIPTION	SERIAL NO.	AMOUNT
POSTING DATE 1/13	eBillPay BILL PYMT MORGAN STANLEYHOME LOANS		400.00



Call 1-800-YES-2000 for 24-hour Direct Banking service

BANK DEPOSITS FDIC INSURED



WWW.TDBANK.COM





Bank

America's Most Convenient Bank®

MARK MIRVIS
LYUBOV MIRVIS

STATEMENT OF ACCOUNT

Page: 4 of 5
Statement Period: Jan 12 2011-Feb 11 2011
Cust Ref #: [REDACTED] T-###
Primary Account #: [REDACTED] 9935

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)
POSTING DATE

DESCRIPTION

SERIAL NO.

AMOUNT

2/1

eBillPay

400.00

BILL PYMT

MORGAN STANLEYHOME LOANS

Call 1-800-YES-2000 for 24-hour Direct Banking service

BANK DEPOSITS FDIC INSURED

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WWW.TDBANK.COM





Bank

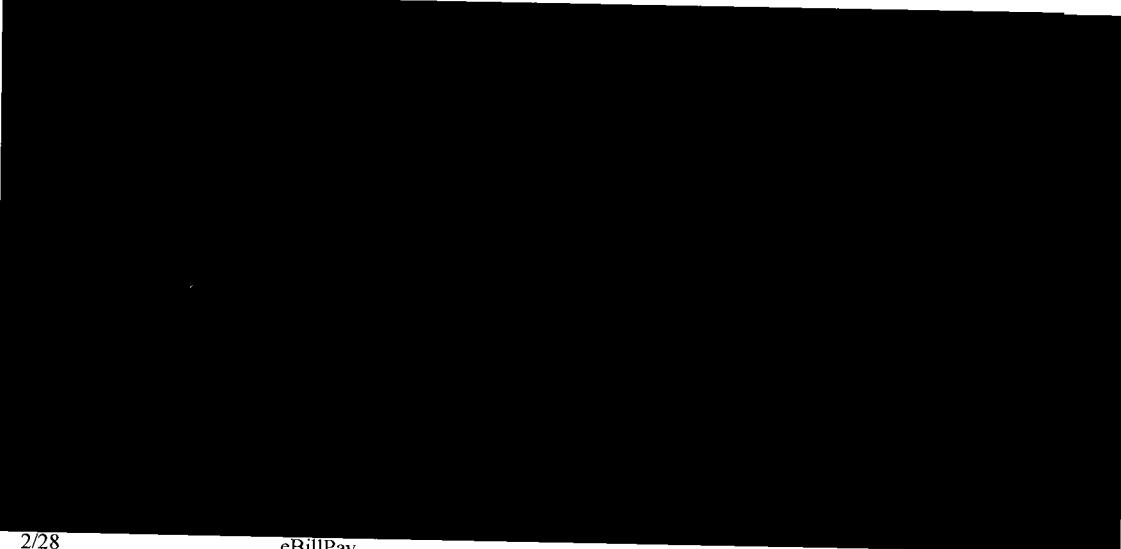
America's Most Convenient Bank®

MARK MIRVIS
LYUBOV MIRVIS

STATEMENT OF ACCOUNT

Page: 3 of 4
Statement Period: Feb 12 2011-Mar 11 2011
Cust Ref #: [REDACTED] LT-###
Primary Account #: [REDACTED] 9935

DAILY ACCOUNT ACTIVITY



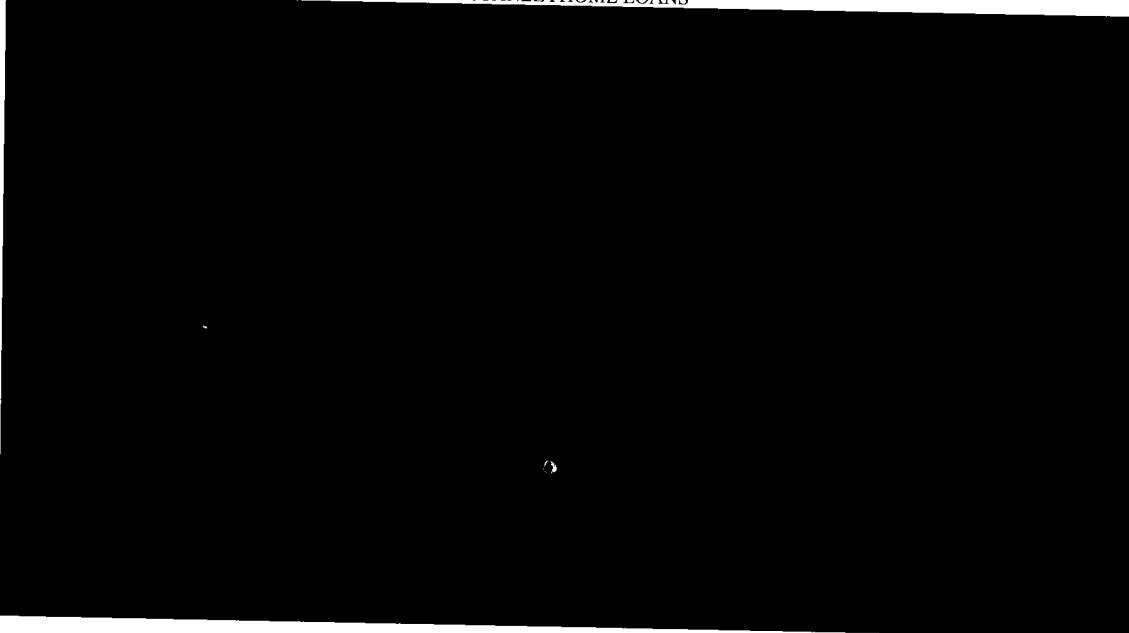
2/28

eBillPay

400.00

BILL PYMT

MORGAN STANLEYHOME LOANS



Call 1-800-YES-2000 for 24-hour Direct Banking service

BANK DEPOSITS FDIC INSURED

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Bank

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STATEMENT OF ACCOUNT

MARK MIRVIS
LYUBOV MIRVIS

Page: 3 of 4
Statement Period: Mar 12 2011-Apr 11 2011
Cust Ref #: [REDACTED]-T-###
Primary Account #: [REDACTED] 9935

DAILY ACCOUNT ACTIVITY

**Electronic Payment
POSTING DATE**

DESCRIPTION

SERIAL NO

AMOUNT

3/25

eBillPay

400.00

BILL PYMT

MORGAN STANLEY HOME LOANS

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Bank

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MARK MIRVIS
LYUBOV MIRVIS

STATEMENT OF ACCOUNT

Page: 4 of 4
Statement Period: Mar 12 2011-Apr 11 2011
Cust Ref #: [REDACTED] T-##
Primary Account #: [REDACTED] 9935

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	SERIAL NO.	AMOUNT
4/11	eBillPay BILL PYMT MORGAN STANLEYHOME LOANS		400.00

Call 1-800-YES-2000 for 24-hour Direct Banking service

BANK DEPOSITS FDIC INSURED

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PRINTSET=1005320001064202700020000000002115572721042811052711

0113

1280 BROADWAY
HEWLETT, NY 11557
(516) 295-7750
320

2 LYUBOV MIRVIS
MARK MIRVIS
289 BAYBERRY DR
HEWLETT NY 11557-2721

Statement Date: 05/27/11 Account Number: 0642

***** My Community Free Checking 0642 *****

***** REWARD POINT SUMMARY ***** 0642 *****
STMT DATE DESCRIPTION BEGINNING POINTS REDEEMED/ ENDING
BALANCE + EARNED - EXPIRED = BALANCE
05/27/2011 EVEN MORE REWARDS 0 0 0 0

Account Summary
Previous Statement Date: 04/27/11

Beginning Balance	Interest	Service	Ending Balance
+ Deposits	+ Paid	- Withdrawals	- Charge

Account Detail

Date Description Credits Debits Balance

05/11 BILL PAY - MORGAN STANLEY #3374 400.00-

Checks in Order

Date	Number	Amount	Date	Number	Amount
------	--------	--------	------	--------	--------

Statement from 04/28/11 Thru 05/27/11

*****Summary of Deposit Accounts *****

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PRINTSET=100532000106420270000000000002115572721062811072711

0113

1280 BROADWAY
HEULETT, NY 11557
(516) 295-7750
320

LYUBOV MIRVIS
MARK MIRVIS
289 BAYBERRY DR
HEULETT NY 11557-2721

Statement Date: 07/27/11 Account Number: [REDACTED] 0642

***** My Community Free Checking [REDACTED] 0642 *****

***** REWARD POINT SUMMARY [REDACTED] 0642 *****
STMT DATE DESCRIPTION BEGINNING POINTS REDEEMED/ ENDING
BALANCE + EARNED - EXPIRED = BALANCE
07/27/2011 EVEN MORE REWARDS 0 0 0 0

Account Summary

Previous Statement Date: 06/27/11

Beginning Balance	Interest Deposits	Service Paid	Withdrawals Charge	= Ending Balance
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Account Detail

Date Description	Credits	Debits	Balance
06/27 Balance Forward	[REDACTED]	[REDACTED]	[REDACTED]
07/11 BILL PAY - MORGAN STANLEY #2561	400.00-	[REDACTED]	[REDACTED]

Statement from 06/28/11 Thru 07/27/11

***** Summary of Deposit Accounts *****
AP ACCOUNT BALANCE INT-RATE* YTD-INT YTD-PENALTY MATURITY
CK [REDACTED]

Effective 07/21/11, the first \$200 of a day's total deposits will be available on the first business day after the day of deposit for cash withdrawal or to pay checks written to others.

Effective 7/31/11, transactions performed through ATMs, online banking and telephone banking are no longer covered by our Overdraft Shield Service.

PRINTSET=1005320001064202700010000000002115522721072811083611

0113

1280 BROADWAY
HEWLETT, NY 11557
(516)295-7750
320

1 LYUBOV MIRVIS
MARK MIRVIS
289 BAYBERRY DR
HEWLETT NY 11557-2721

Statement Date: 08/26/11 Account Number: 0642

***** My Community Free Checking 0642 *****

***** REWARD POINT SUMMARY *****
0642 *****
STMT DATE DESCRIPTION BEGINNING POINTS REDEEMED/ ENDING
BALANCE + EARNED - EXPIRED = BALANCE
08/26/2011 EVEN MORE REWARDS 0 0 0 0

Account Summary

Previous Statement Date: 07/27/11

Beginning Interest Service Ending
Balance + Deposits + Paid - Withdrawals - Charge = Balance

Account Detail

Date Description Credits Debits Balance

08/04 BILL PAY - MORGAN STANLEY #2588 499.00

Checks in Order

Date Number Amount Date Number Amount

Statement from 07/28/11 Thru 08/26/11

*****Summary of Deposit Accounts *****

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PRINTSET=100532000106420270001000000002115572721082711092711

0113

1280 BROADWAY
HEWLETT, NY 11557
(516)295-7750
320

1 LYUBOV MIRVIS
MARK MIRVIS
289 BAYBERRY DR
HEWLETT NY 11557-2721

Statement Date: 09/27/11 Account Number: [REDACTED] 0642

***** My Community Free Checking [REDACTED] 0642 *****

***** REWARD POINT SUMMARY [REDACTED] 0642 *****
STMT DATE DESCRIPTION BEGINNING POINTS REDEEMED/ ENDING
BALANCE + EARNED - EXPIRED = BALANCE
09/27/2011 EVEN MORE REWARDS 0 0 0 0

Account Summary

Previous Statement Date: 08/26/11

Beginning	Interest	Service	Ending
Balance	+ Deposits	+ Paid	- Withdrawals - Charge
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Account Detail

Date Description	Credits	Debits	Balance
------------------	---------	--------	---------

09/06 BILL PAY - MORGAN STANLEY #2116 400.00-

Checks in Order

Date	Number	Amount	Date	Number	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Statement from 08/27/11 Thru 09/27/11

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PRINTSET=100532000106420270000000000002115572721092811102711

0113

1280 BROADWAY
HEWLETT, NY 11557
(516)295-7750
320

LYUBOV MIRVIS
MARK MIRVIS
289 BAYBERRY DR
HEWLETT NY 11557-2721

Statement Date: 10/27/11 Account Number: [REDACTED] 0642

***** My Community Free Checking [REDACTED] 0642 *****

***** REWARD POINT SUMMARY [REDACTED] 0642 *****
STMT DATE DESCRIPTION BEGINNING POINTS REDEEMED/ ENDING
BALANCE + EARNED - EXPIRED = BALANCE
10/27/2011 Even >more Rewards 0 0 0 0

Account Summary

Previous Statement Date: 09/27/11

Beginning Balance	Interest Deposits	Service + Paid	Withdrawals - Charge	= Ending Balance
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Account Detail

Date Description	Credits	Debits	Balance
09/27 Balance Forward	[REDACTED]	[REDACTED]	[REDACTED]

09/28 BILL PAY - MORGAN STANLEY #6592 400.00-

Statement from 09/28/11 Thru 10/27/11

***** Summary of Deposit Accounts *****
AP ACCOUNT BALANCE INT-RATE% YTD-INT YTD-PENALTY MATURITY
[REDACTED]

Effective 07/21/11, the first \$200 of a day's total deposits will be available on the first business day after the day of deposit for cash withdrawal or to pay checks written to others.

Effective 7/31/11, transactions performed through ATMs, online banking and telephone banking are no longer covered by our Overdraft Shield Service.

PRINTSET=100532000106420270003000000002115572721102811112511

0113

1280 BROADWAY
HEWLETT, NY 11557
(516)295-7750
320

3 LYUBOV MIRVIS
MARK MIRVIS
289 BAYBERRY DR
HEWLETT NY 11557-2721

Statement Date: 11/25/11 Account Number: [REDACTED] 0642

***** My Community Free Checking [REDACTED] 0642 *****

***** REWARD POINT SUMMARY [REDACTED] 0642 *****
STMT DATE DESCRIPTION BEGINNING POINTS REDEEMED/ ENDING
BALANCE + EARNED - EXPIRED = BALANCE
11/25/2011 Even >more Rewards 0 0 0 0

Account Summary

Previous Statement Date: 10/27/11

Beginning Balance	Interest Deposits	Service + Paid	Withdrawals - Charge	= Ending Balance
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Account Detail

Date	Description	Credits	Debits	Balance
11/02	BILL PAY - MORGAN STANLEY #9591	400.00-		[REDACTED]

Checks in Order

Date	Number	Amount	Date	Number	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Statement from 10/28/11 Thru 11/25/11

***** Summary of Deposit Accounts *****
AP ACCOUNT BALANCE INT-RATE% YTD-INT YTD-PENALTY MATURITY
CK [REDACTED] 0642 [REDACTED]

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0113

1280 BROADWAY
HEWLETT, NY 11557
(516) 295-7750
320

LYUBOV MIRVIS
MARK MIRVIS
289 BAYBERRY DR
HEWLETT NY 11557-2721

Statement Date: 12/27/11 Account Number: 0642

***** My Community Free Checking [REDACTED] 0642 *****

***** REWARD POINT SUMMARY *****
 STMT DATE DESCRIPTION BEGINNING POINTS REDEEMED/ ENDING
 BALANCE + EARNED - EXPIRED = BALANCE
 12/27/2011 Even >more Rewards 0 0 0 0 0

Account Summary

Previous Statement Date: 11/25/11

Statement Date: 11/23/11					
Beginning Balance	Interest	Service	Ending Balance		
+	+ Paid	- Withdrawals	- Charge	=	Deposits

Account Detail

Date Description

Description	Credits	Debits	Balance
12/06 BILL PAY - MORGAN STANLEY #0932		400.00-	

Statement from 11/26/11 Thru 12/27/11

*****Summary of Deposit Accounts *****
AP ACCOUNT BALANCE INT-RATE: YTD-INT YTD-PENALTY MATURITY
CK 0642

Effective 07/21/11, the first \$200 of a day's total deposits will be available on the first business day after the day of deposit for cash withdrawal or to pay checks written to others.

Effective 7/31/11, transactions performed through ATMs, online banking and telephone banking are no longer covered by our Overdraft Shield Service.

PRINTSET=100532000106420270000000000002115572721122811012712

0113

1280 BROADWAY
HEWLETT, NY 11557
(516)295-7750
320

LYUBOV MIRVIS
MARK MIRVIS
289 BAYBERRY DR
HEWLETT NY 11557-2721

Statement Date: 01/27/12 Account Number: [REDACTED] 0642

***** My Community Free Checking [REDACTED] 0642 *****

***** REWARD POINT SUMMARY [REDACTED] 0642 *****
STMT DATE DESCRIPTION BEGINNING POINTS REDEEMED/ ENDING
BALANCE + EARNED - EXPIRED = BALANCE
01/27/2012 Even >more Rewards 0 0 0 0

Account Summary

Previous Statement Date: 12/27/11

Beginning Balance	Interest Deposits	Service Paid	Ending Balance
+ Deposits	+ Paid	- Withdrawals - Charge	= Balance
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Account Detail

Date Description	Credits	Debits	Balance
01/06 BILL PAY - MORGAN STANLEY #2583	400.00-		[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Statement from 12/28/11 Thru 01/27/12

*****Summary of Deposit Accounts *****
AP ACCOUNT [REDACTED] BALANCE INT-RATE% YTD-INT YTD-PENALTY MATURITY
CK [REDACTED] 0642 [REDACTED]

Effective 07/21/11, the first \$200 of a day's total deposits will be available on the first business day after the day of deposit for cash withdrawal or to pay checks written to others.

Effective 7/31/11, transactions performed through ATMs, online banking and telephone banking are no longer covered by our Overdraft Shield Service.

PRINTSET=100532000106420270001000000002115572721012812022712

0113

1280 BROADWAY
HEWLETT, NY 11557
(516) 295-7750
320

1 LYUBOV MIRVIS
MARK MIRVIS
289 BAYBERRY DR
HEWLETT NY 11557-2721

Statement Date: 02/27/12 Account Number: [REDACTED] 0642

***** My Community Free Checking [REDACTED] 0642 *****

***** REWARD POINT SUMMARY [REDACTED] 0642 *****
STMT DATE DESCRIPTION BEGINNING POINTS REDEEMED/ ENDING
BALANCE + EARNED - EXPIRED = BALANCE
02/27/2012 Even >more Rewards 0 0 0 0

Account Summary

Previous Statement Date: 01/27/12

Beginning Balance	Interest Deposits	Service Paid	Withdrawals Charge	= Ending Balance
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Account Detail

Date Description	Credits	Debits	Balance
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
02/03 BILL PAY - MORGAN STANLEY #7089	400.00-		[REDACTED]

Checks in Order

Date	Number	Amount	Date	Number	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Statement from 01/28/12 Thru 02/27/12

***** Summary of Deposit Accounts *****
AP ACCOUNT BALANCE INT-RATE YTD-INT YTD-PENALTY MATURITY
CK [REDACTED] 0642 [REDACTED]

PRINTSET=100532000106420270000000000002115572721022812032712

0113

1280 BROADWAY
HEWLETT, NY 11557
(516) 295-7750
320

LYUBOV MIRVIS
MARK MIRVIS
289 BAYBERRY DR
HEWLETT NY 11557-2721

Statement Date: 03/27/12 Account Number: [REDACTED] 0642

***** My Community Free Checking [REDACTED] 0642 *****

***** REWARD POINT SUMMARY [REDACTED] 0642 *****
STMT DATE DESCRIPTION BEGINNING POINTS REDEEMED/ ENDING
BALANCE + EARNED - EXPIRED = BALANCE
03/27/2012 Even >more Rewards 0 0 0 0

Account Summary

Previous Statement Date: 02/27/12

Beginning	Interest	Service	Ending
Balance	+ Deposits	- Paid	= Balance
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Account Detail

Date Description	Credits	Debits	Balance
03/05 BILL PAY - MORGAN STANLEY #8679	[REDACTED]	400.00-	[REDACTED]
03/26 BILL PAY - MORGAN STANLEY #9639	400.00-	[REDACTED]	[REDACTED]

Statement from 02/28/12 Thru 03/27/12

*****Summary of Deposit Accounts *****
AP ACCOUNT BALANCE INT-RATE* YTD-INT YTD-PENALTY MATURITY
CK [REDACTED] 0642 [REDACTED]

PRINTSET=100532000106420270001000000002115572721052612062712

0113

1280 BROADWAY
HEWLETT, NY 11557
(516)295-7750
320

1 LYUBOV MIRVIS
MARK MIRVIS
289 BAYBERRY DR
HEWLETT NY 11557-2721

Statement Date: 06/27/12 Account Number: [REDACTED] 0642

***** My Community Free Checking [REDACTED] 0642 *****

***** REWARD POINT SUMMARY [REDACTED] 0642 *****
STMT DATE DESCRIPTION BEGINNING POINTS REDEEMED/ ENDING
BALANCE + EARNED - EXPIRED = BALANCE
06/27/2012 Even >more Rewards 0 0 0 0

Account Summary

Previous Statement Date: 05/25/12

Beginning Balance	Interest Deposits	Service Paid	Ending Balance
0	0	0	0

Account Detail

Date Description	Credits	Debits	Balance
05/31 BILL PAY - MORGAN STANLEY OCWEN		720.00-	[REDACTED]
06/21 BILL PAY - MORGAN STANLEY OCWEN		400.00-	[REDACTED]

Checks in Order

Date	Number	Amount	Date	Number	Amount
[REDACTED]			[REDACTED]		

Statement from 05/26/12 Thru 06/27/12

*****Summary of Deposit Accounts *****
AP ACCOUNT BALANCE INT-RATE% YTD-INT YTD-PENALTY MATURITY
CK [REDACTED] 0642 [REDACTED]

PRINTSET=100532000106420270003000000002115572721102712122712

0113

1280 BROADWAY
HEWLETT, NY 11557
(516)295-7750
320

3 LYUBOV MIRVIS
MARK MIRVIS
289 BAYBERRY DR
HEWLETT NY 11557-2721

Statement Date: 12/27/12 Account Number: [REDACTED] 0642

***** My Community Free Checking [REDACTED] 0642 *****

***** REWARD POINT SUMMARY [REDACTED] 0642 *****
STMT DATE DESCRIPTION BEGINNING POINTS REDEEMED/ ENDING
BALANCE + EARNED - EXPIRED = BALANCE
12/27/2012 Even >more Rewards 0 0 0 0

Account Summary

Previous Statement Date: 10/26/12

Beginning Balance	Interest	Service	Ending
Deposits	+ Paid	- Withdrawals	- Charge
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Account Detail

Date Description	Credits	Debits	Balance
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
12/27 BILL PAY - MORGAN STANLEY OCWEN	1,300.00-	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Checks in Order

Date	Number	Amount	Date	Number	Amount
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Statement from 10/27/12 Thru 12/27/12

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PRINTSET=100532000106420270005000000002115572721012613022713

0113

1280 BROADWAY
HEWLETT, NY 11557
(516) 295-7750
320

5 LYUBOV MIRVIS
MARK MIRVIS
269 BAYBERRY DR
HEWLETT NY 11557-2721

Statement Date: 02/27/13 Account Number: [REDACTED] 0642

***** My Community Free Checking [REDACTED] 0642 *****

***** REWARD POINT SUMMARY [REDACTED] 0642 *****
STMT DATE DESCRIPTION BEGINNING POINTS REDEEMED/ ENDING
BALANCE + EARNED - EXPIRED = BALANCE
02/27/2013 Even >more Rewards 0 0 0 0

Account Summary

Previous Statement Date: 01/25/13

Beginning Balance	Interest	Service	Ending Balance
+	Deposits	- Paid	= Withdrawals - Charge
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Account Detail

Date Description	Credits	Debits	Balance
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02/11 BILL PAY - MORGAN STANLEY OCWEN 1,300.00-

----- Continued on next page -----

1280 BROADWAY
HEWLETT, NY 11557
(516)295-7750
320

PAGE 1 LYUBOV MIRVIS
2 MARK MIRVIS
289 BAYBERRY DR
HEWLETT NY 11557-2721

Statement Date: 02/27/13 Account Number: [REDACTED] 0642

***** My Community Free Checking [REDACTED] 0642 *****

DATE DESCRIPTION	CREDITS	DEBITS	BALAN
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Balance Forward from Previous Page

02/25 BILL PAY - MORGAN STANLEY OCWEN 1,300.00-

Checks in Order

Date	Number	Amount	Date	Number	Amount
------	--------	--------	------	--------	--------

(*) Check Numbers Missing

Statement from 01/26/13 Thru 02/27/13

Overdraft and Returned-Item Charge and Adjustments Summary			
TOTAL for this Period		TOTAL Year-to-date	
Total Overdraft Fees	\$0.00	\$0.00	
Total Returned Item Fees	\$36.00	\$36.00	

** Eff 11/1/12, the address to report a loss relating to a substitute **
** ck that was posted to your acct has changed to New York Community **
** Bank, 1601 Veterans Highway, Suite 100, Islandia, NY 11749 **

*****Summary of Deposit Accounts *****
AP ACCOUNT BALANCE INT-RATE% YTD-INT YTD-PENALTY MATURITY
CK [REDACTED] 0642 [REDACTED]

Citibank Client Services 000
PO Box 769013
San Antonio, TX 78245-9013

0-0/R1/04F000

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CITIBANK, N. A.
Account
3539

MARK MIRVIS
289 BAYBERRY DR
HEWLETT NY

11557-2721

Statement Period
May 6 - Jun 6, 2013

Page 1 of 4

Relationship Summary:	
Checking	
Savings	
Investments (not FDIC Insured)	
Loans	
Credit Cards	
Checking	
Basic Checking	Balance
Savings	
Savings	
Total Checking and Savings at Citibank	

Citi Bike , NYC's new bike sharing program proudly sponsored by Citi, has arrived. It will be the largest planned bike share system in North America, featuring thousands of bikes and operated by NYC Bike Share, LLC. There are optional daily, weekly or annual passes to choose from. Whether you live in, work in or are visiting the NYC area, you now have a great way of getting around. To find out more, go to NYC Bike Share's website at citibikenyc.com.

You've got enough to take care of before the big trip. With World Wallet®, get next business day delivery of foreign currencies to your home, office or nearest branch.
(Anywhere in the Continental U.S.)

Visit your nearest Branch or Call 1-800-756-7050
Ordering limits/fees apply.

MARK MIRVIS

Account [REDACTED] 3539 Page 2 of 4
Statement Period - May 6 - Jun 6, 2013

0-0/R1/04F000

Basic Checking Fees*	Your Fees this Statement Period	
Monthly Service Fee Waived with either 1 Direct Deposit AND 1 qualifying Bill Payment OR \$1,500 in average combined deposit balances **	\$10.00	Waived due to deposit balances
Fee for non-Citibank ATM transaction	\$2.00	None

*A transaction is deemed to have been made on the date the transaction is posted to your account which is not necessarily the date you initiated the transaction. Any fees for that transaction, including non-Citibank ATM fees, will appear as charges on your next Citibank statement (to the account that is debited for your monthly service fee).

** 1 Direct Deposit AND 1 qualifying Bill Payment within the statement period; \$1,500 in average combined deposit balances for previous calendar month. Qualifying bill payments are those made using Citibank® Online, Citi Mobile (SM) or CitiPhone Banking®.

Basic Checking

[REDACTED]
3539

Beginning Balance:
Ending Balance: [REDACTED]

Date	Description	Amount Subtracted	Amount Added	Balance
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05/22 Payment OCWEN LOAN SERVICING 010015 DA 1,225.00

All transaction times and dates reflected are based on Eastern Time.

¹ Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

Citibank Client Services 000
PO Box 769013
San Antonio, TX 78245-9013

001/R1/04F000

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CITIBANK, N. A.
Account
3539

MARK MIRVIS
289 BAYBERRY DR
HEWLETT NY

11557-2721

Statement Period
Nov 7 - Dec 8, 2013

Page 1 of 3

Relationship Summary:

Checking
Savings
Investments
(not FDIC Insured)
Loans
Credit Cards

Please help Fundacion Teleton USA improve the lives of children with autism, cancer and other disabilities. You can donate at a Citibank branch or at teletonusa.org. Watch Univision® and donate live, December 13-14, 2013.

In addition to being a Team USA Sponsor, Citi has committed \$500,000 to the U.S. Olympic Committee through our Every Step of the Way® program. Each Team Citi athlete has teamed up with a U.S. Olympic, Paralympic or Community program in need. With a simple click you can help award part of Citi's donation. Citi, with you every step of the way. Visit citi.com/EveryStep

Basic Checking Fees*	Your Fees this Statement Period	
Monthly Service Fee Waived with either 1 Direct Deposit AND 1 qualifying Bill Payment OR \$1,500 in average combined deposit balances **	\$10.00	Waived due to deposit balances
Fee for non-Citibank ATM transaction	\$2.00	None

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MARK MIRVIS

Account [REDACTED] 3539 Page 2 of 3
Statement Period - Nov 7 - Dec 8, 2013

001/R1/04F000

Basic Checking

[REDACTED] 3539

Beginning Balance:
Ending Balance: [REDACTED]

Date	Description	Amount Subtracted	Amount Added	Balance
12/04	Payment OCWEN LOAN SERVICING 010032 DA	1,220.00		[REDACTED]

All transaction times and dates reflected are based on Eastern Time.
Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

ThankYou® Points Summary

Points from checking account and other products and services

0

Total Points forwarded to Citi® ThankYou® Rewards

0

Go to thankyou.com to review your point balance and redeem!

This summary includes only points awarded for the Citibank checking account relationship and may not reflect any bonus points received through a promotional offer. You can obtain updated point information by accessing your ThankYou Member Account at www.thankyou.com. Please refer to the Citibank Program ThankYou Rewards Terms and Conditions provided to the primary (first) signer of the checking account upon enrollment of your Citibank checking account and the Terms and Conditions of ThankYou Rewards for important details.

IF YOU HAVE QUESTIONS ON:

Checking

YOU CAN CALL:

800-627-3999
(For Speech and Hearing
Impaired Customers Only
TDD: 800-945-0258)

YOU CAN WRITE:

Citibank Client Services
100 Citibank Drive
San Antonio, TX 78245-9966

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states or in all packages.

The products reported on this statement have been combined onto one monthly statement at your request. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

CHECKING AND SAVINGS

FDIC Insurance:

Products reported in CHECKING and SAVINGS are insured by the Federal Deposit Insurance Corporation. Please consult your Citibank Customer Manual for full details and limitations of FDIC coverage.

CERTIFICATES OF DEPOSIT

Certificate of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period. Updated information will be reflected on a subsequent statement.

Citibank Client Services 000
PO Box 769013
San Antonio, TX 78245-9013

001/R1/04F000

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CITIBANK, N. A.
Account
3539

MARK MIRVIS
289 BAYBERRY DR
HEWLETT NY

11557-2721

Statement Period
Nov 7 - Dec 8, 2013

Page 1 of 3

Relationship Summary:

Checking
Savings
Investments
(not FDIC Insured)
Loans
Credit Cards

Please help Fundacion Teleton USA improve the lives of children with autism, cancer and other disabilities. You can donate at a Citibank branch or at teletonusa.org. Watch Univision® and donate live, December 13-14, 2013.

In addition to being a Team USA Sponsor, Citi has committed \$500,000 to the U.S. Olympic Committee through our Every Step of the Way® program. Each Team Citi athlete has teamed up with a U.S. Olympic, Paralympic or Community program in need. With a simple click you can help award part of Citi's donation. Citi, with you every step of the way. Visit citi.com/EveryStep

Basic Checking Fees*	Your Fees this Statement Period	
Monthly Service Fee		
Waived with either 1 Direct Deposit AND 1 qualifying Bill Payment OR \$1,500 in average combined deposit balances **	\$10.00	Waived due to deposit balances
Fee for non-Citibank ATM transaction	\$2.00	None

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** 1 Direct Deposit AND 1 qualifying Bill Payment within the statement period; \$1,500 in average combined deposit balances for previous calendar month. Qualifying bill payments are those made using Citibank® Online, Citi Mobile (SM) or CitiPhone Banking®.

MARK MIRVIS

Account **3539** Page 2 of 3
Statement Period - Nov 7 - Dec 8, 2013

001/R1/04F000

Basic Checking

3539

Beginning Balance:
Ending Balance:

Date	Description	Amount Subtracted	Amount Added	Balance
12/04	Payment OCWEN LOAN SERVICING 010032 DA	1,220.00		

All transaction times and dates reflected are based on Eastern Time.
Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

ThankYou® Points Summary

Points from checking account and other products and services
Total Points forwarded to Citi® ThankYou® Rewards

0
0

Go to thankyou.com to review your point balance and redeem!

This summary includes only points awarded for the Citibank checking account relationship and may not reflect any bonus points received through a promotional offer. You can obtain updated point information by accessing your ThankYou Member Account at www.thankyou.com. Please refer to the Citibank Program ThankYou Rewards Terms and Conditions provided to the primary (first) signer of the checking account upon enrollment of your Citibank checking account and the Terms and Conditions of ThankYou Rewards for important details.

IF YOU HAVE QUESTIONS ON:

Checking

YOU CAN CALL:

800-627-3999
(For Speech and Hearing
Impaired Customers Only
TDD: 800-945-0258)

YOU CAN WRITE:

Citibank Client Services
100 Citibank Drive
San Antonio, TX 78245-9966

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CHECKING AND SAVINGS

FDIC Insurance:

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CERTIFICATES OF DEPOSIT

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Citibank Client Services 000
PO Box 769013
San Antonio, TX 78245-9013

001/R1/04F000

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CITIBANK, N. A.
Account
3539

MARK MIRVIS
289 BAYBERRY DR
HEWLETT NY

11557-2721

Statement Period
Dec 9 - Jan 6, 2014

Page 1 of 3

Relationship Summary:	
Checking	
Savings	
Investments (not FDIC Insured)	
Loans	
Credit Cards	

Basic Checking Fees*		Your Fees this Statement Period	
Monthly Service Fee			
Waived with either 1 Direct Deposit AND 1 qualifying Bill Payment OR \$1,500 in average combined deposit balances **	\$10.00	Waived due to deposit balances	
Fee for non-Citibank ATM transaction	\$2.00	None	

*A transaction is deemed to have been made on the date the transaction is posted to your account which is not necessarily the date you initiated the transaction. Any fees for that transaction, including non-Citibank ATM fees, will appear as charges on your next Citibank statement (to the account that is debited for your monthly service fee).

** 1 Direct Deposit AND 1 qualifying Bill Payment within the statement period; \$1,500 in average combined deposit balances for previous calendar month. Qualifying bill payments are those made using Citibank® Online, Citi Mobile (SM) or CitiPhone Banking®.

Basic Checking		Beginning Balance:		
3539		Ending Balance:		
Date	Description	Amount Subtracted	Amount Added	Balance
12/27	Payment HOMEQ SERVICING CORPORATION 010038 DA	1,220.00		

Citibank Client Services 000
PO Box 769013
San Antonio, TX 78245-9013

001/R1/04F000

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CITIBANK, N. A.
Account
3539

MARK MIRVIS
289 BAYBERRY DR
HEWLETT NY

11557-2721

Statement Period
Nov 7 - Dec 7, 2014

Page 1 of 3

Relationship Summary:

Checking
Savings
Investments
(not FDIC Insured)
Loans
Credit Cards

Please help Fundacion Teletón USA improve the lives of children with autism, cancer and other disabilities. You can donate at a Citibank branch or at teletonusa.org. Watch Univision® and donate live, December 12-13, 2014.

This season, give yourself the gift of a new home. Whether you are looking for your first home or your next, Citibank can help with rate and closing costs discounts for valued customers like you. For details, call 1-877-707-1799. Offer Code: 13337-5. NMLS# 412915

Basic Checking Fees*	Your Fees this Statement Period	
Monthly Service Fee		
Waived with either 1 Direct Deposit AND 1 qualifying Bill Payment OR \$1,500 in average combined deposit balances **	\$10.00	Waived due to deposit balances
Fee for non-Citibank ATM transaction	\$2.50	None

*A transaction is deemed to have been made on the date the transaction is posted to your account which is not necessarily the date you initiated the transaction. Any fees for that transaction, including non-Citibank ATM fees, will appear as charges on your next Citibank statement (to the account that is debited for your monthly service fee).

** 1 Direct Deposit AND 1 qualifying Bill Payment within the statement period; \$1,500 in average combined deposit balances for previous calendar month. Qualifying bill payments are those made using Citibank® Online, Citi Mobile (SM) or CitiPhone Banking®.

MARK MIRVIS

Account [REDACTED] 3539 Page 2 of 3
Statement Period - Nov 7 - Dec 7, 2014

001/R1/04F000

Basic Checking

3539

**Beginning Balance:
Ending Balance:**

Date	Description	Amount Subtracted	Amount Added	Balance
11/25	Payment HOMEO SERVICING CORPORATION 010058 DA	1,240.00		

All transaction times and dates reflected are based on Eastern Time.

¹ Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

ThankYou® Points Summary

Points from checking account and other products and services

0

Total Points forwarded to Citi® ThankYou® Rewards

0

Go to thankyou.com to review your point balance and redeem!

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IF YOU HAVE QUESTIONS ON:

Checking

YOU CAN CALL:

800-627-3999
(For Speech and Hearing
Impaired Customers Only
TDD: 800-945-0258)

YOU CAN WRITE:

Citibank Client Services
100 Citibank Drive
San Antonio, TX 78245-9966

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CHECKING AND SAVINGS

FDIC Insurance:

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CERTIFICATES OF DEPOSIT

Certificates of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period.

Citibank Client Services 000
PO Box 769013
San Antonio, TX 78245-9013

001/R1/04F000

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CITIBANK, N. A.
Account
3539

MARK MIRVIS
289 BAYBERRY DR
HEWLETT NY

11557-2721

Statement Period
Dec 8 - Jan 6, 2015

Page 1 of 3

Relationship Summary:

Checking
Savings
Investments
(not FDIC Insured)
Loans
Credit Cards

Citibank Global Transfers to and from Germany and Belgium will be discontinued as of December 8th, 2014. We ask that you please use our Wire Transfer service to send funds to these destinations.*

* Please refer to your Client Manual and Marketplace Addendum for information regarding fees and other terms regarding our wire transfer service.

Let Citibank help you start the New Year off in a new home. Whether you're a first time home buyer or need a home that better suits your needs, Citibank can help with rate and closing costs discounts for valued customers like you. Call 1-877-707-1799. Offer Code: 13337-5. NMLS# 412915

Basic Checking Fees*

Your Fees this Statement Period

Monthly Service Fee

Waived with either 1 Direct Deposit AND 1 qualifying Bill Payment OR \$1,500 in average combined deposit balances **

\$10.00

Waived due to deposit balances

Fee for non-Citibank ATM transaction

\$2.50

None

*A transaction is deemed to have been made on the date the transaction is posted to your account which is not necessarily the date you initiated the transaction. Any fees for that transaction, including non-Citibank ATM fees, will appear as charges on your next Citibank statement (to the account that is debited for your monthly service fee).

** 1 Direct Deposit AND 1 qualifying Bill Payment within the statement period; \$1,500 in average combined deposit balances for previous calendar month. Qualifying bill payments are those made using Citibank® Online, Citi Mobile (SM) or CitiPhone Banking®.

Basic Checking

3539

Beginning Balance:
Ending Balance:

Date Description

12/08 Payment PSEG - LI

010062 DA

Amount Subtracted	Amount Added	Balance
253.83		

MARK MIRVIS

Account 3539 Page 2 of 3
Statement Period - Dec 8 - Jan 6, 2015

001/R1/04F000

Date	Description	Amount Subtracted	Amount Added	Balance
12/29	Payment HOMEQ SERVICING CORPORATION 010065 DA		1,250.00	

All transaction times and dates reflected are based on Eastern Time.

ThankYou® Points Summary

Points from checking account and other products and services

Total Points forwarded to Citi® ThankYou® Rewards

0

Go to thankyou.com to review your point balance and redeem!

0

This summary includes only points awarded for the Citibank checking account relationship and may not reflect any bonus points received through a promotional offer. You can obtain updated point information by accessing your ThankYou Member Account at www.thankyou.com. Please refer to the Citibank Program ThankYou Rewards Terms and Conditions provided to the primary (first) signer of the checking account upon enrollment of your Citibank checking account and the Terms and Conditions of ThankYou Rewards for important details.

IF YOU HAVE QUESTIONS ON:	YOU CAN CALL:	YOU CAN WRITE:
Checking	800-627-3999 (For Speech and Hearing Impaired Customers Only TDD: 800-945-0258)	Citibank Client Services 100 Citibank Drive San Antonio, TX 78245-9966

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states or in all packages.

The products reported on this statement have been combined onto one monthly statement at your request. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

CHECKING AND SAVINGS

FDIC Insurance:

Products reported in CHECKING and SAVINGS are insured by the Federal Deposit Insurance Corporation. Please consult your Citibank Customer Manual for full details and limitations of FDIC coverage.

CERTIFICATES OF DEPOSIT

Certificates of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period.

IN CASE OF ERRORS

In Case of Errors or Questions About Your Electronic Fund Transfers:

If you think your statement or record is wrong or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You are entitled to remedies for error resolution for an electronic fund transfer in accordance with the Electronic Fund Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual for details.

Give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.